

Abstract of the Disclosure

An E-Commerce system and method provide a single, unified back-end transaction processing system coupled to a plurality of vendor commerce systems through an E-Commerce portal. The vendor commerce systems include local catalog and customer data, as well as a local shopping basket and local business rules that are specific to a particular vendor. The unified back-end processor includes software programming for interfacing to numerous back-end processing systems, such as payment verification, accounting/billing and order fulfillment systems. Also included at the back-end processor are a variety of data storage devices for storing merchant-specific and customer-specific transaction processing information, and also a global shopping basket for storing transaction order items that are generated during a customer interaction with the plurality of vendor commerce systems associated with the E-Commerce system. A unique payment proxy system for interfacing the back-end transaction processing system to a plurality of payment verification systems is also provided.

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